

01-04-02

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Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

JC885 U.S. PTO
12/31/01

In re Application of: HUANG et al.

Serial No.: Not yet assigned

Filing Date: Filed herewith

For: METHOD AND APPARATUS FOR
DETERMINING A CUSTOMER'S
LIKELIHOOD OF PAYING OFF A
FINANCIAL ACCOUNT

)
)
) Examiner: Not yet assigned
)
) Group Art Unit: Not yet assigned
)
) Attorney Docket No.: G06.005
)
) CERTIFICATE OF MAILING UNDER 37 CFR
) 1.10

) I hereby certify that this correspondence is being
) deposited with the United States Postal Service
) via Express Mail in an envelope addressed to: Box
) Patent Application, Commissioner for Patents,
) Washington, D.C. 20231, on December 31, 2001

Dated: December 31, 2001 By: *Bill Holme*

Bill Holme

JC903 U.S. PTO
10/035852
12/31/01

Box PATENT APPLICATION

Commissioner for Patents
Washington, D.C. 20231

**UTILITY PATENT APPLICATION TRANSMITTAL
(Large Entity)**

Sir:

Transmitted herewith for filing under 35 USC 111(a) and 37 CFR 1.53(b) is a new utility patent application for an invention entitled: **METHOD AND APPARATUS FOR DETERMINING A CUSTOMER'S LIKELIHOOD OF PAYING OFF A FINANCIAL ACCOUNT**

and invented by: **HUANG et al.**

Enclosed are:

1. ☒ Filing Fee as calculated and transmitted as described below

2. ☒ Specification having 77 pages and including the following:
- a. ☒ Descriptive Title of the Invention
 - b. ☒ Cross references to Related Applications (*if applicable*)
 - c. ☐ Statement Regarding Federally-sponsored Research/Development
 - d. ☐ Reference to Microfiche Appendix (*if applicable*)
 - e. ☒ Background of the Invention
 - f. ☒ Brief Summary of the Invention
 - g. ☒ Brief Description of the Drawings (*if drawings filed*)
 - h. ☒ Detailed Description
 - i. ☒ Claim(s) as Classified Below
 - j. ☒ Abstract of the Disclosure
3. ☒ Drawing(s) (*when necessary as prescribed by 35 USC 113*)
- a. ☒ Formal Number of Sheets 8
 - b. ☐ Informal Number of Sheets
4. ☐ Oath or Declaration
- a. ☐ Newly executed (*original or copy*) ☐ Unexecuted
 - b. ☐ Copy from a prior application (37 CFR 1.63(d))
 - c. ☐ With Power of Attorney ☐ Without Power of Attorney
 - d. ☐ DELETION OF INVENTOR(S)
Signed statement attached deleting inventor(s) named in the Prior Application, see 37. CFR 1.63(d)(2) and 1.33(b).
5. ☐ Incorporation By Reference (*usable if Box 4b is checked*)
The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 4b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.
6. ☐ Assignment Papers (*cover sheet & documents(s)*)
7. ☐ 37 CFR 3.73(B) Statement (*when there is an assignee*)
8. ☐ English Translation Document (*if applicable*)
9. ☒ Information Disclosure Statement/PTO-1449 ☒ Copies of IDS Citations
10. ☐ Preliminary Amendment
11. ☒ Acknowledgement Postcard
12. ☒ Mailed Via
- ☐ First Class ☒ Express Mail (*Specify Label No.*) **EV017948828US**
13. ☐ Certified Copy of Priority Document(s) (*if foreign priority is claimed*)

14. ☐ Request and Certification under 35 USC 122(b)(2)(B)(i) (attach PTO/SB/35)

15. ☐ Additional Enclosures: _____

FEE CALCULATION

For	No. Filed	No. Allowed	No. Extra	Rate	Fee
Total Claims	41	- 20	21	\$ 18.00	\$ 378.00
Indep. Claims	8	- 3	5	\$ 84.00	\$ 420.00
Multiple Dependent Claims (If applicable, please add \$ 260.00)					\$ 0.00
BASIC FEE					\$ 740.00
OTHER FEE (specify purpose): Assignment Recordation					\$0.00
TOTAL FILING FEE					\$1,538.00

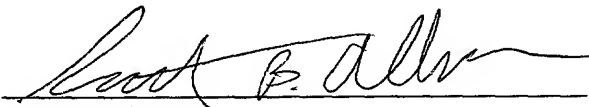
A check in the amount of **\$1,538.00** is enclosed.

In addition, the Commissioner is hereby authorized to charge and credit Deposit Account No. 50-1852 as described below. A duplicate copy of this sheet is enclosed.

- ☒ Credit any overpayment.
- ☒ Charge any additional fees required under 37 CFR 1.16 and 1.17.

Respectfully submitted,

December 31, 2001
Date



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